I am a resident of Indiana and am a huge supporter of our A.G. and our 'Do Not Call' listing law. in the past I have had evenings where I couldn't sit down and eat with my family without the phone ringing and since I was a Safety Director, I couldn't ignore the calls, I had to answer each one and hope an important call didn't come in while I was on a solicitaion call. with all of the mergers and acquisitions it will be open season if the CBA gets it's way to overide Indiana's law with a milder Federal law that would allow the banks and their affiliates to call unless we request from each that they do not call. Their arguments do not indicate their desire to take care of their customers, as they would rather put the onus onto their customers to 'opt' out instead of respecting the privacy and asking their customers to 'opt in' if they wish to be contacted. What is so hard about asking for approval versus asking for rejection? I hope you will allow Indiana's law to continue to provide the peace and quiet we have enjoyed for the last sevral years and thank you for listening.